

ANNUAL CONVENTION NUMBER

THE U.F.A.

OFFICIAL ORGAN OF
THE UNITED FARMERS OF ALBERTA || THE ALBERTA WHEAT POOL
AND OTHER PROVINCIAL MARKETING POOLS

Vol. 12

CALGARY, ALBERTA, FEBRUARY 14, 1933

No. 2

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Mrs. F. Bateman (Secretary), and J. E. Butler (and Arcadia), were unable to be present, owing to illness.

Notes by the Way

By THE EDITOR

I have been interested to note the comment by the editor of the *Farm and Ranch Review* on the article "Time to Stop the Car" which appeared in the December number of *The U.F.A.* The editor chides, not merely the writer, but the Executive officers of the United Farmers of Alberta, more or less gently (if the expression "strange exhibition of irresponsibility and premature dictatorship" be gentle), and suggests that it may not be constitutional change the C.C.F. is seeking. "Perhaps," writes the editor, "they are planning bloody revolution and seizure of power, with the Rev. Mr. Woodworth as the Canadian Stalin."

I don't object, personally, to such comment being made as the *Review* has seen fit to make on the article in *The U.F.A.* That is its privilege, though I don't think the comment affects in the slightest degree the case for radical social change and for action on a large scale to bring it about, which it was the purpose of the article to make clear; nor do I think the *Review* comes to the point upon any of the issues which have been raised. That, however, in passing. What I do regret is that the editor of the *Review* should have descended to the very low level in controversy which he reached in the attack upon Mr. Woodworth—pondering to ignorance and joining in the hue and cry against a distinguished Canadian, with the least reputable newspapers and the least scrupulous spokesmen of the financial government of Canada. That sentence (which, by the way, covers in its aspersion by implication the U.F.A. representatives in the Federal House of Commons, and the officers of our Association, as well as the general membership of the United Farmers of Alberta) is really beneath the level of decent controversy.

I can only deal briefly at the moment with the *Review's* criticism of the article in *The U.F.A.*, and (and I suggest it?) ask the editor to read it again. So far as I have learned from a large correspondence, not a single reader of *The U.F.A.* gained the impression from the article which the *Review* tries to give. If modern industrial efficiency teach that abundance and leisure can be provided for all, that leisure and abundance should be shared by all—farmers equally with industrial producers. Surely that is made evident! If the *Review* can think of no means by which farmers could be given greater leisure, and share more fully in the advantages of an advanced civilization, I shall have to leave the matter there for the present; with the offer to explain more fully if the *Review* wishes. There is nothing in the original article to warrant the suggestion that these advantages would accrue to industrial producers only.

As to the facts assembled by Technocracy not all being new, of course they are not. Many similar facts were made known by *The New Age* and other periodicals devoted to social credit, and in writings of Douglas and Boddy, more than ten years ago. And Stuart Chase, G. D. H. Cole, and a multitude of other recent writers on finance, British and American, have provided an extensive literature on the implications of modern machine

production. What Technocracy did was to bring the evidence up to date and to dramatize it in so striking a fashion as to shock the distressed Western world into some understanding of its significance.

With reference to the proposed wheat conference, I can only reiterate the views formerly stated: that the conference would be worth holding, but that it would be criminal to bemuse the farmers with the idea that by holding it they can be assured of a solution of their problems. No one except the editor of the *Review* has been inclined to make any such attempt. Let the conference be held. Time alone will show what its value can be. I should be glad to see a satisfactory outcome. But I do think it unwise to attempt to create high expectations without a careful weighing of all the circumstances which must surround such a conference at this time when the whole world economy is reeling.

I believe that the soundest policy for today is to take every possible measure to give the farmer security on his farm and in his home; to pursue every avenue which seems to lead to possible alleviation of present distress; while at the same time preparing for the fundamental change which is imperative. I might point out that members of the U.F.A. group at Ottawa called attention long ago to the handicaps under which Canadian exporters suffer by reason of the depreciation in the currencies of the countries which are Canada's chief competitors. Surely the editor of the *Review* does not claim patent rights in ideas upon such matters!

Would it be unkind in closing to remind the *Review* that it has not always been fortunate in its panaceas? There was the matter of immigration from Central Europe some years ago. The editor of the *Review* finally had to abandon this impracticable dream of deliverance for the West by pumping in farm immigrants. And has the *Review* always been happy in its predictions in respect to wheat prices? I think a consideration of some of these matters should induce a becoming modesty.

J. A. WOODWORTH (High River Times)

Mr. Woodworth, M.P., for Winnipeg, is a much discussed man, and his address delivered in Calgary last week, attracted an immense audience. Radio listeners all over the Province tuned in to hear the message of the leader of the C.C.F. Maclean's magazine has this to say of the speaker:

"Some people are convinced that Woodworth got into this country from Russia, receives monthly cheques from Moscow and is conspiring within the C.C.F. all sinister, inflammable and deadly instruments of our destruction."

"His family, however, was United Empire Loyalist and he took care to be born in Toronto, attend Oxford and marry a Toronto University graduate—a combination of antecedent and attainment almost irreproachable enough to qualify him as president of the Empire Club."

PAMPHLET MATERIAL

U.F.A. secretaries and members who require pamphlet materials are requested to send some small sum, 25 cents or more, at the time of inquiry, thus saving the cost of involving and unnecessary correspondence. It is expected that reprints from *Harvest* dealing with the debate on the Co-operative Commonwealth will soon be available.

The Calgary By-Election

Labor-C.C.F. Candidate Much More Than Doubles Former Labor Poll

In the face of an alliance of the Calgary Conservative electoral organization with a large section of the Liberal party; of the active opposition through their local representatives of the great financial interests of the East; of the combined opposition of both daily newspapers, and of a measure of confusion caused by the intervention in the campaign of an unofficial candidate who carried the designation "Independent Labor," Miss Amelia Turner, Labor-C.C.F. candidate in the Calgary Provincial by-election of January 1938, received a total of 10,504 first choice votes—more than twice as many votes as have ever been polled for Labor in Calgary in any Provincial election in the past—and came within 1,830 votes of winning the seat. On the final count the winning candidate, Norman Hindley, received 14,128 votes and Miss Turner, 12,807.

In Strong Conservative City

The result, in the third most Conservative city in Canada, is, as Mr. Priestley stated, when the figures were announced at the U.F.A. Convention then in session, in reality a very great victory for the C.C.F. units in Calgary. It marks, not the end of C.C.F. effort, but the beginning of a most intensive campaign for the education of the electorate in Calgary and throughout the West. It has great value as an indication of the growing strength of the movement of which the U.F.A. is an important part.

There was, during the campaign, the most cordial co-operation between the various organizations—including the Federal and Local U.F.A. branches—which support C.C.F. policies, and this co-operation is being continued. Mr. Parkyn, who chose to run as an "Independent Labor" candidate polled only 2,003 first choice votes, in spite of the fact that he was known as a former member of the Legislature. The election provided an illustration, nevertheless, of the very grave injury which can be done to a popular movement such as the C.C.F. by unofficial candidatures which are always welcomed by the reactionary forces, and which cause perplexity to many voters.

A comparison of the vote cast in this by-election with the vote in the general election of 1935, is illuminating. In 1935, out of a total vote of 24,617, all official Labor candidates received only 3,841, or, inclusive of the vote for Mr. Parkyn, who ran in that year also as Independent Labor, 5,085. In the recent by-election, out of a total of 27,381 votes cast, Miss Turner received, as first choice, 10,504—a spectacular advance as compared with the vote of less than three years ago.

A Discreditable Press Campaign

It remains to be said that in no election campaign in recent memory have the daily newspapers displayed such complete lack of fairness, or so extensively suppressed important news which would have been to the advantage of the movement they opposed, or misrepresented the nature of the movement so persistently and completely, as they did during the later stages of this campaign. This was true

(Continued on page 35)

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EDITORIAL

THE CONVENTION'S DECISION

The decision of the United Farmers of Alberta to affiliate with the Co-operative Commonwealth Federation, while retaining the integrity and autonomy of the Association, is the logical outcome of the history of the U.F.A. movement. It is possible that this decision has been made on the eve of great events.

We have received word from a responsible quarter in Eastern Canada that the economic situation of today is even more serious than the public of the Dominion have been allowed to realize. The financial government of Canada is hopeful of the establishment of a so-called "National" Government at Ottawa. The mutual incompatibility of leading personalities in the two old parties at present seems to stand in the way of the achievement of unity, but there can be little doubt that in high financial circles the desire for a united capitalist front is growing in strength, prompted by fear that the economic problems of the existing social order will increase, rather than diminish in magnitude, and also by fear of the growing strength

of the C.C.F. movement, as yet only in its initial stages of development.

A well-known Conservative Senator a few years ago, expressed the opinion, as reported in the press, that the real danger to the present economic order in Canada would come not from those who believed violent revolution to be inevitable, but from those who hoped to bring about great changes (and might succeed in doing so) by constitutional means. He advocated a policy of ruthless suppression of the constitutional radical movement, thus anticipating Mr. Bennett's threat of "the iron heel."

The Calgary by-election campaign provided a foretaste of what may be expected when the larger electoral contest comes in the Federal field. There was a calculated use of false statement, by radio and by telephone, by members of Mr. Bennett's organization in Calgary, while a campaign almost as lacking in scruple was carried on in the press. In the next Federal general election the command: "Thou shalt not bear false witness," is likely to be still more generally violated.

MRS. BATEMAN'S ILLNESS

We regret very deeply indeed that serious illness has made it necessary for Miss Frances Bateman, Secretary-Treasurer of the U.F.A. for long years, to take leave of absence for a protracted period. She has left for New Westminster, where she will stay with her sister. Miss Bateman's very able and devoted service to the movement is commemorated on in President Gardiner's address and in the report of the Central Board.

MRS. WARR AND MRS. HEPBURN

After four years' service as President of the U.F.W.A. and six on the U.F.W.A. Board, Mrs. Warr retired at the recent Convention. She has given of her energy and ability freely, and has won a high place for herself in the movement during her years of office. Mrs. Hepburn also retired this year. She has been Vice-president for two years, and previously for seven was on the U.F.W.A. Board. As an Executive officer, and especially as Convener of Young People's Work, in which she took a very deep interest indeed, she has rendered very effective and able service. The active interest of the retiring officers in the progress of the movement will no doubt remain undiminished, and their work in its behalf continued.

Declaration of Ultimate Objectives of the United Farmers of Alberta

Annual Conventions Confirmed Definition of Co-operative Commonwealth Adopted in 1931 and Resolved Steps to Its Attainment—Affiliation With the C.C.F.—Outline Essential or Temporary Measures.

Re-affirming its definition of the Co-operative Commonwealth adopted in 1931; deciding, with only two adverse votes, to affiliate with the Co-operative Commonwealth Federation; defining the major steps to be taken in order that the goal of the movement may be attained, and outlining a number of urgent measures of a temporary nature which are called for as means to alleviation of present distress in Agriculture, the Annual Convention of the United Farmers of Alberta, in session in Calgary in January, made clear its position upon fundamental issues of social reconstruction and its determination to pursue the objects of the Association by Parliamentary means.

The document printed below contains the declarations of the Convention, together with more detailed statements by the U.F.A. Central Board upon certain of the matters dealt with.

The last clause in this document provides for the reduction of U.F.A. membership dues to Central Office from \$2 to \$1.

The Declaration follows:

CLAUSE ONE

Resolved that we reaffirm our definition of a Co-operative Commonwealth and declare it to be our ultimate objective.

[Note by U.F.A. Central Board.—A Co-operative Commonwealth will be a state of society in which the basic principle governing production, distribution and exchange, will be the supplying of human needs instead of the making of profits. It can be attained by evolutionary means, that is to say by progressive steps in social and economic reconstruction.]

CLAUSE TWO

Resolved that we advocate as steps toward a co-operative commonwealth:

(a) Nationalization of currency and credit by which is meant that the Treasury Board of Canada shall issue and control all instruments used in the monetary system without either metal or other commodity as base, but based on the national credit and redeemable in goods and services. In this way, finance would serve industry and not control it as at present. These instruments to be issued and circulated at a charge not to exceed the cost of physical production and issuance without interest or debt; in other words, a currency system designed to meet the requirements of a developing co-operative social system.

(b) That a social and economic council be set up for the purpose of developing a planned economy.

(c) That we favor public ownership or socialization of all natural resources, industrial and distributive equipment essential to the welfare of society.

Interpretation by Central Board

[The following extension of section (c) of Clause Two above, was drawn up by the U.F.A. Central Board when it met at the close of the Convention:

Therefore, as initial steps with this end in view, it will be necessary to—

(i) Obtain political power,

(ii) Nationalize or socialize the monetary system, which is the key factor in the means of distribution.

(iii) Pass legislation guaranteeing security of tenure by instituting a perpetual use lease on homes and land, instead of titles.

We recognize the necessity of the right of title and possession of all natural resources being vested in the state. In the progressive steps toward this end, socialization of certain natural resources and utilities would be imperative such as—

1. Health, educational and recreational facilities.

2. Receiving facilities, including sites for slaughter, stockyards, creameries, packing plants, warehouses, etc.

3. Transportation facilities, including sites for railroads, traffic roads, waterways, etc.

4. Power plants, factories, workshops, coal mines, oil fields, etc., including sites.

5. Telephone, telegraph, radio broadcasting and receiving facilities, etc., including sites.

6. Sites for offices, homes, and civil service requirements, etc.

All of these come as essential steps in solving the problem of distribution and will be necessary in the development of a Planned Economy.]

(d) A foreign policy designed to secure international co-operation in the fields of trade, industry and finance and to promote world peace.

(e) A revision of the constitution of Canada and a re-defining of the responsibilities of Federal and Provincial authorities, to the end that our constitution will be more in harmony with the economic requirements of the age and recognizing that the state exists for the individual and not the individual for the state.

CLAUSE THREE

Whereas, the United Farmers of Alberta in successive annual conventions have developed well-defined policies of social reconstruction, and have declared that these policies can only be completely realized in the attainment of the Co-operative Commonwealth, and

Whereas, the Co-operative Commonwealth can be attained only through legislative action in the Parliament and Legislatures of Canada, and

Whereas, success in such legislative action will only be possible through the co-operation of the farmers with other social units throughout the Dominion, and

Whereas, at a conference held in Calgary on August 1st, 1932, a national organization known as the Co-operative Commonwealth Federation was provisionally set up as an effective means to such co-operation between social units;

Therefore, be it resolved, that this convention directs the Central Board of our Association to affiliate with the Co-operative Commonwealth Federation; it being understood that in affiliating with the Federation we retain at all times our identity and our autonomy as an economic group, in accordance with the Declaration of

Principles adopted by the Association in Annual Convention.

REMEDIAL OR TEMPORARY MEASURES

1. Resolved, that in the present crisis and during the transition period before us, we believe it is of paramount importance that citizens should enjoy the greatest sense of security in their homes and that every measure possible be taken to accomplish that end.

2. Whereas, the Provincial Government have announced their intention of passing legislation in conjunction with other Provinces embodying the following principles:

(a) No action against a resident farmer for the collection of any debt can be commenced unless the creditor obtains from the Debt Adjustment Director a certificate authorizing the taking of proceedings.

(b) The recognition by the creditors of the principle that the farmers' living expenses, harvesting charges and taxes, are a first charge against the proceeds of the crop.

Be it resolved, that we endorse this proposed legislation but insist that all necessary costs of annual production should also constitute a first charge.

3. Whereas, a large percentage of the farmers' debts were contracted during high prices of farm products, and

Whereas, on account of the unprecedented and unexpected fall in farm product prices these debts have more than doubled, and

Whereas, it is impossible for farmers to pay their debts under present conditions and also provide a decent living for their families;

Be it therefore resolved, that the Provincial Government refuse creditors the use of our courts for the collection of these debts unless creditors are prepared to accept settlement on a basis of prices of farm products in existence at the time the debt was contracted.

4. Measures designed to bring about a more equitable distribution of wealth, including taxation measures, especially income and inheritance taxes.

5. Resolved, that a central marketing board be set up to handle all primary products.

6. Resolved, that this Convention request the Dominion Government to relieve the present disastrous condition of agriculture in Canada by at once inflating the currency to such an extent as to bring the Canadian dollar to a level approximately the same as the currency of our chief competitors in the export market, and so enable us to take advantage of the present trade agreements reached at Ottawa, and so obtain a market for at least a part of our products.

7. Whereas, Government and other collectors have used bluff and clever practices to secure from debtors collections, concessions, and pledges of further securities, which they are well aware they could not secure through recourse to law, in some cases leaving the debtor destitute while in others inducing wives to sign away their dower rights;

Be it resolved, that we severely condemn such conduct and ask our Government to use every endeavor to prevent such methods.

ORGANIZATION

Reduction of Membership Dues

Resolved, that the U.F.A. membership dues to Central Office be reduced to \$1.00.

A detailed commentary on the foregoing Declaration, with regard especially to the paragraphs adopted by the U.F.A. Central Board in explanation of Section (c), Clause Two, will be published at a later date with the authority of the Board.

The Reduced Membership Fee

An Appeal to All Alberta Farm People to Rally to Their Association in This Time of Crisis

Bold and determined action is required! The times demand it. The stress and strain to which our people are being subjected make it absolutely imperative.

The U.F.A. at its recent Twenty-fifth Annual Convention did take action—forceful and courageous action. It is not the first time. We must once more rally as a farm people, organize our forces and by our solidarity make possible those advances which we desire towards the ends we have in view.

Definite and unshakable principles and policies have been laid down. The great need of the time, so far as our Organization and those principles and policies are concerned, is MEMBERSHIP. The more farm folk we can range up behind those policies, the more effective our organization can be.

The new membership fee of ONE DOLLAR is evidence of the determination of your Board and Executive officers and the Annual Convention itself to make this possible. We have cut the revenue from the individual member to Central Office in half. Surely even in these difficult days an earnest and intelligent people making a desperate struggle against conditions will at this low figure find the money to make effective the chief weapon in their hands—their own Farm Organization!

Delegates at the Annual Convention expressed the conviction that this adventure in faith on the part of

the Association would be rewarded by a very large increase in membership. We need it. We must have it. If our voice is to continue to be heard; if our deliberations and conclusions are to have weight with the powers that be; if we are to be equipped and ready for the time of crisis, we must have a large body of the citizens of the Province of Alberta behind us.

You are looking for a way out. You are seeking security for yourselves and your children. You are seeking to preserve and enhance your standard of living. You cannot do it alone. We can present an example of efficient, solid, progressive citizenship which will arouse admiration, accomplish our purposes, and be copied in all parts of Canada.

Let every local officer do his or her part! Get the name on the dotted line. Let the world know we are on the job!

ROBERT GARDINER,
NORMAN F. PRIESTLEY,
J. K. SUTHERLAND,
H. B. MacLEOD,
GEORGE CHURCH,
MRS. ELENORE PRICE,
Executive Committee.

The Twenty-fifth Annual Convention of the U.F.A.

U.F.A. Plan for Co-operation Between Social Units Finds Logical Expression in Decision to Affiliate with C.C.F.—A Final Convention at Which the Farm People Show Determination to Press Forward to the Goal of Their Movement—Immediate Measures Sought to Give Farmer Security of Tenure in His Farm and Home

By THE EDITOR

Meeting in a period when the farming industry has been driven down to a lower economic level than has been previously known in modern history; when production for the most part yields losses, when markets are lacking and prices at the lowest levels recorded in many generations, delegates to the Twenty-fifth Annual Convention of the United Farmers of Alberta, held in Calgary from January 17 to 20th inclusive, displayed a degree of unity in thought and action, a breadth of vision and tolerance, an understanding of fundamental issues, and realization of the necessity for fundamental social reconstruction such as no former Convention has revealed.

They were called upon to deal with two major problems—the devising of means to enable the farm people to carry on and maintain their homes intact, and the development of forms of co-operation with other social units in order that the goal of our movement may be attained with the least possible delay. To the consideration of these two matters the greater part of the sessions was devoted, and the result was a series of clear-cut decisions which do not leave the attitude of the organized farmers upon any large issue in doubt.

By its decision to affiliate with the Co-operative Commonwealth Federation, the Convention carried to its logical outcome a quarter of a century of unrelenting struggle towards the attainment of an equitable social order—a struggle begun in local communities where mutual aid in small things led to larger activities, and where every setback paved the way to new advances. For that quarter of a century, and more, Alberta farm people have been laying the foundations, in study, in "learning to do by doing," in self-education in the functions of citizenship, in political action under their own direction and control, for the day when, with effective allies, of the same mind as themselves, they might aspire to stride forward towards the realization of their larger aims. During that period also, other groups in Canada have been pursuing somewhat different but on the whole parallel paths. The economic breakdown which occurred in 1929 aroused large numbers of citizens of various classes (apart from the Farmers and Labor groups whose social consciousness is no new growth) to the necessity for fundamental change. In the Federation has been found the means by which all these classes possessed of a common social philosophy can co-operate on a national scale, and hope, without undue delay, though they know the road is difficult, to win power to translate their ideals into reality.

The U.F.A. has at all times been

ready to co-operate with other groups of citizens. During the past year in particular, it made a definite offer of co-operation in a form which, leaving the autonomy of the Association unimpaired, and the U.F.A. unit free to carry on unhindered all of the work in various fields in which it is engaged, yet makes co-ordinated action with other social units practicable. The Federation is in fact a concrete expression of the spirit of the U.F.A. movement, a means whereby co-operation between groups may become not merely a name, but a workable plan.

That, in brief, is the significance of the vote, on the second day of the Convention, by which the delegates wrote a new chapter in the history of their movement. The definition of the Co-operative Commonwealth adopted last year was re-affirmed, and a further document adopted in which plans for its realization were set forth in some detail.

* * *

To the writer there was something very significant in the character of the personnel of the Convention at which these important decisions were made. There was in the delegation an unusually large number of farmers whose membership dates back to the pioneer days of organization, and even farther back, to the days of the two earliest farmers' societies from which the U.F.A. sprang. Some of these delegates were well advanced in years, but a large number—though, as the record of the very successful luncheon in which members of 21 years' standing or more took part showed, they had long records in the movement—were in prime middle age. And among these delegates I found a general and remarkable enthusiasm and belief in the program of the C.C.F., which embodies U.F.A. principles. I interviewed many, and among those to whom I spoke found whole-hearted approval of the decision of the Convention to affiliate; and agreement that this general program provides, in its broad outlines, an expression of the fundamental aims of the farmers who blazed the trail towards co-operative action in the early days of the movement.

But further analysis revealed the youthfulness of a very considerable number of delegates to the Convention. For many this was their first; and they, equally with the veterans of the movement, welcomed the radical spirit of the gathering and its constructive quality. The Convention which reached such vital decisions was a significant cross-section of the movement as a whole.

The resolution to affiliate was moved by A. P. Shuttleworth of Balzac, the vote being taken at a joint session of the U.F.A. and U.F.W.A.

Following the decision to affiliate with the Federation, the outstanding work of the sessions was concerned with the problem of winning security in the tenure of their farms and homes, for the primary producers and their families. This involved a consideration of the problem of farm indebtedness in all its bearings. The action taken is recorded in the document published on pages 4 and 5 of this number, and in a number of additional resolutions adopted by the Convention. The issue of security was raised by President Gardiner in his annual address; in the report of the U.F.A. Central Board; by Premier Brownlee in his message to the Convention; and by Mr. Lyburn in the admirable address which he delivered and in the prolonged discussion which followed. The scene has now shifted to the Alberta Legislature, where before this number reaches the hands of our readers, definite measures will probably have been submitted to the Assembly, and it will be possible to discover how far the urgent recommendations of the Convention will be met. There are limits to the powers of the Provincial Legislature, but there is reason to hope that within those limits, important steps may be taken.

President Gardiner's acceptance of the Presidency for the third term was reluctant, and, as was made abundantly evident, prompted by a deep sense of duty and responsibility to the movement. When he had indicated his willingness to accept the nomination, there was no question of any other name, and a succession of withdrawals followed making the election unanimous. In accepting the nomination Mr. Gardiner made it clear that his doing so was conditional upon his being relieved of much of the work he had been doing in the past, since his health has not been of the best. On his election being announced he said: "I can assure you that your electing me again as President of this organization has affected me very deeply, more particularly under the circumstances. All I can say at the present time is that I will do everything I possibly can do, to further the interests of this organization, and, if health and strength permit, you may be assured that I will carry as much of the load as I can." Names of the following had been placed in nomination: H. B. MacLeod, Norman F. Priestley, E. Critchlow, E. J. Garland, M.P., I. V. Macklin, H. W. Wood, Col. C. W. Robinson, William Irvine, M.P., and George Bevington.

Withdrawals followed also the receipt of nominations for the Vice-presidency, leaving the name of Mr. Priestley alone before the Convention. His re-election by acclamation was a tribute to the great service which he has rendered to the movement during the past two years, and was received with applause. Others

whose names had been placed in nomination were H. B. MacLeod, George Bevington, Hugh Critchlow and J. A. Johnson.

The Convention devoted careful attention to the financial statements, and the statement of membership. In spite of the very difficult year, there was revealed a surplus of \$1,350.51. Included in the revenue statement was an item of \$5,141.55 allocated by the Co-operative Committee in respect to the use of the general office for the work of the committee. The grant from the United Grain Growers was \$3,500. A resolution expressing the sincere thanks of the Association to the U.G.G. was carried unanimously. The U.F.A. periodical showed a surplus for the year of \$1,257.38.

An examination of the membership statement revealed a fact which was not recorded in the daily press—that although there was a nominal reduction during 1932, as compared with the previous year, the number of cash memberships was actually increased, the totals being 5,929 in 1931, and (including amounts received since the printed statement was made up) 5,226 in 1932. The membership of 14,486 in all branches of the Association in 1931 included many assignments which did not bring cash to the Association. It was gratifying to note that the Junior branch showed an increase in 1932, to 1,689 as compared with 1,579 in 1931. Wilfred Hoggins, President of the branch since the Junior conference last summer, who gave a most inspiring and effective address to the Convention, received a very hearty greeting from the delegates, and the advance in strength of the young people's branch of the movement for which credit is shared by old and new officers, was a result which the Seniors felt had earned their most hearty congratulations.

To the addresses given during the week by Mr. Lymburn, Miss Agnes Macphail, M.P., and William Irvine, M.P., and fraternal delegates, it is impossible to give adequate attention at this time as the limits of space forbid. Mr. Lymburn has already been mentioned. He seized the occasion of an address mainly devoted to the subjects of farm debts and taxation to deal with a number of the more gross misstatements of fact and figures which had been circulated in the city as by-election campaign propaganda, mainly by or in behalf of Mr. Hindley, and he paid a tribute to the spirit in which the members of the Labor group in the Assembly have approached the problems of legislation. "I have the honor to represent the citizenship of Edmonton," he said, "and I have not found the slightest difficulty in sitting down with representatives of Agriculture and Labor and in discussing with them the best things to be done in the interests of all the people of the Province."

The circumstance that the by-election campaign was in progress during the early part of Convention week gave the delegates an opportunity to learn something not only of the extensive misrepresentation of Provincial statistics practiced in attacks upon the U.F.A. administration, but to get a foretaste of the kind of campaign, by radio and by printed election literature and through the press, which the interests threatened by the growth of the C.C.F. are likely to carry

UNANIMOUSLY RE-ELECTED



NORMAN F. PRIESTLEY
Vice-President

on in future. A resolution was unanimously adopted on the second day of the Convention wishing Miss Turner, the Labor-C.C.F. candidate, success, and many delegates placed their ears at the disposal of the C.C.F. forces on election day. It was in part experience gained in following the course of the by-election that led many delegates to stress, in the discussions of the last day, the desirability of building up a strong press freed from the dominance of the governing financial interests of Canada. A resolution recommending a careful study of the possibilities in this direction was adopted.

As the sequel to an attack made by the Calgary Herald upon Professor Alexander of the University of Alberta, challenging his right to speak over the radio under the auspices of the C.C.F., a strongly worded resolution demanding freedom of speech for members of the faculty of the University, as well as for all other citizens, was adopted. A similar resolution was adopted during the week of the election by the Calgary branch of the League for Social Reconstruction.

The Convention carried, with much enthusiasm, a resolution submitted by the Central Board, noting "with satisfaction and approval" the action of the city council of Calgary in refusing to meet the demand made upon them for payment of New York exchange on payments due in respect to debentures.

The opening address of Convention week was given by His Honor Lieutenant-Governor Walsh, while Hon. Fernan Baker extended greetings in behalf of the Alberta Government, referring to the undue growth of the power of money in our civilization and declaring that interest charges must be brought down and the load of debt reduced. He received a cordial reception, as did Mayor Davison, the delegates finding in his

worship a symbol of Calgary's fight on the exchange question. E. J. Garland, M.P., was unanimously elected Convention chairman and appointed as additional chairmen Messrs. Priestley, Critchlow and Macklin.

The addresses of Miss Macphail and Mr. Irvine were major events of the week. Both dealt with aspects of the C.C.F. movement. The large dining room at the Palmer Hotel in which all sessions were held and the gallery above were crowded with visitors, (many of them citizens of Calgary) on both occasions. Miss Macphail said that while she was glad indeed to be in Alberta she was particularly glad to be able to address the U.F.A. gathering, which she considered a great honor. "I may say," she added, "that I believe it more difficult to address the U.F.A. than any other body in Canada, because I have for a long time considered you the best informed organized group of citizens in the Dominion of Canada." She paid a tribute to the men whom the farmers of the Province have sent as their representatives to Ottawa. After dealing very fully and with convincing force and eloquence with the causes and effects of the economic breakdown, and the need for radical measures to cope with the present situation, she described the rapid growth of the C.C.F. movement in the East, and appealed to Alberta farmers to spare some of their representatives for organization work beyond the boundaries of their own Province. She emphasized the need for a greater number of elected representatives to take upon themselves a part of the burden which is now being borne, in behalf of the C.C.F. movement, by very few. "Some of your men," Miss Macphail said, "have tried to carry the gospel of light to the Maritimes and to the Province of Ontario, and we must go into the Province of Quebec, and if you cannot do it, what right have we to spend in the last cent of our indemnity—for people like Mr. Woodsworth spend hundreds of dollars a year in travelling, paying their own expenses, staying at private houses where they insist on talking to you until two o'clock in the morning, going from place to place carrying the burden for you and your country, and that we should not be asked to bear. It is not six or seven doing the work of the C.C.F., but the people, who have to put over this movement, until we hold, not only the balance of power, but control the Government of Canada." All of the Federal U.F.A. Members, and the U.F.A. Members of the Legislature, Miss Macphail contended, should share the tasks of C.C.F. organization.

Messages were sent by the Convention to Miss Frances Bateman, Secretary-Treasurer of the Association, and to J. E. Sutherland of the Executive Committee, expressing regret that they were prevented by illness from being present at the Convention. Mr. Sutherland, I may state, was sufficiently recovered to take part in the Executive meeting following the Convention and has now returned home, though still far from well. Miss Bateman, whose breakdown in health occurred before the Convention, left Calgary for New Westminster, to recuperate. She will stay at the home of her sister.

The Convention recommended that a conference between the Provincial and

(Continued on page 21)

Dollar Dues Should Triple Membership, Says George Bennett

Suggests Personal Contact by Locals—Every Farmer Should Be Member

"It is now up to every Local of the Association to arrange for a personal canvass of the farm people in their district, to roll up a large membership and prove that the reduction of the dues to Central Office from \$2 to \$1 is justified," said George Bennett, Director of the Wheat Pool and one of the pioneers of the U.F.A. movement, in an interview with *The U.F.A.* following the Annual Convention. Mr. Bennett was a member of the Alberta Farmers' Association before the U.F.A. was formed, was first secretary of the Creghton U.F.A. Local near Mannville, and for some years a director of the Vermilion Provincial Constituency Association. He is well-known as one of the builders of the movement whose loyalty has never faltered.

Every Farmer Should Join

"I have always advocated the dollar membership fee, and should like to see it justified," said Mr. Bennett. "There is no reason now why every farmer and farm woman should not be able to raise the small sum of one dollar each year to maintain membership in the Association. Personally, I don't think we should be satisfied with anything short of a tripling of the membership of the U.F.A. throughout the Province. It is necessary to bring the membership up because the revenue from each member is cut exactly in half."

"Large numbers of farmers who have failed to pay their dues during these difficult times are absolutely unshaken in their belief in its principles. The paid-up membership does not now reflect the real strength of the movement. But at meetings of Locals those whose dues have not been paid have in many cases not liked to come. They should have no hesitation in joining now and paying the small amount of the dues. We want numbers; for no matter what we want to do, we cannot achieve our aims until we have the people with us giving intelligent support."

"One difficulty has been that when prices were good and the people could easily have paid their dues, they did not think there was anything to come to meetings to talk about. Today it is different. Take the matter of Technocracy and its significance, to our industry just as much as to others. There is no lack now of matters for discussion—urgent and pressing problems concerning the whole future of agriculture and our civilization. There is never sufficient time at any meeting to deal with all the matters the farmers are eager to discuss."

Creghton U.F.A. Local, Mr. Bennett states, is reorganizing, and expects to do much better than double its membership this year.

We learn with very great regret of the death on February 3rd, after a brief illness, of Mrs. A. R. Brown, of Westlock, who for a number of years was a director of the Pembina constituency association, and has been a very earnest and devoted worker for the U.F.A. movement. Very sincere sympathy will be extended to her husband, A. R. Brown, who is well-known as a former director of the United Farmers of Alberta.

What the Convention Did

Reduced membership dues to Central Office from \$2 to \$1 per year.

Unanimously re-elected Robert Gardiner, M.P., as President for a third term, and Norman F. Priestley as Vice-President for a third term. Re-elected all Directors.

Unanimously re-affirmed previous declaration that goal of U.F.A. movement is attainment of the Co-operative Commonwealth, and amplified definition of this objective.

Decided to enter the new national organization—the Co-operative Commonwealth Federation.

Endorsed proposed legislation to give adequate protection to farmer debtors, and called for other measures for protection of debtors. (See "Remedial Measures," page 5).

Called for depreciation of Canadian currency to level approximately the same as currencies of Canada's chief competitors in export markets. (Page 5).

Called for setting up of central marketing board to handle all primary products. (Page 5).

Passed strongly worded resolution urging that no further land be alienated, and setting forth a definite policy of leasing to give security of tenure to farmer and ownership of all improvements.

Called for setting up of a national wheat board, such board to guarantee farmers at least the cost of production.

Rejected farm strike proposal.

Demanded right of free speech for university professors and all others.

Urged favorable consideration by Federal Government of plans to barter 100,000 Canadian cattle and quantities of hides for Russian oil and anthracite.

Urged that all loans to soldier settlers on S.S.B. lands be non-interest bearing, that annual payments shall not exceed one-quarter crop, and that security of tenure be guaranteed so long as these conditions are complied with.

Re-affirmed stand in favor of proportional representation in multiple member constituencies and single transferable ballot in single member constituencies.

Urged the Provincial Government to consider, at an early date, the possibility of devising some method "by which representation for urban communities other than cities may be provided."

Called for abolition of system of penalties for arrears of municipal taxes and replacement by a straight interest rate of not more than 7 per cent; this to apply to hail insurance taxes.

Called on Department of Education "to take steps to place in the schools such literature as will help the children to a clearer and more intelligent understanding of the present order of society and of their responsibility to seek to bring about a more just and happier state of affairs for mankind."

Earnestly recommended that the Provincial Government consider the possibility of issuing scrip.

Voted against change in legal minimum salary for teachers.

Urged reduction of automobile taxes to a minimum of \$5 for registration and plate costs, loss of revenue to be made good by increased gasoline tax.

If the present licensing system should be maintained, it was asked that all licenses be on a quarterly basis, three quarters of annual fee being charged on April 1st, and balance on July 1st.

The Convention heard important speeches by Hon. J. F. Lymburn on Provincial problems of creditor and debtor, and by Miss Agnes Macphail, M.P., on national problems and the objects of the C.C.F., and it dealt, by resolution, with many other subjects of concern to the farm people of Alberta.

ALBERTA WHEAT POOL SECTION

Alberta Wheat Pool and Provincial Taxes

H. W. WOOD'S STATEMENT

"During the heat of the election campaign recently concluded in Calgary, certain statements were made which would lead the public to believe that the Wheat Pool had increased taxation in the Province of Alberta," declared Dr. H. W. Wood, chairman of the Pool 1932-33, in a statement issued Monday, January 23rd.

"While the Alberta Wheat Pool has always sought to keep out of political fights," he continued, "it is desirable that it should be definitely understood that the statement is untrue. The Government of Alberta guaranteed the overpayment made in 1929-1930. In concluding the guarantee, the Government gave Provincial bonds to the bank bearing interest at approximately 4.66 per cent.

"In turn, it took the bonds of the Alberta Wheat Pool, bearing five per cent interest. Last year the Wheat Pool met the payment of interest on its bonds promptly. The Government of Alberta has not been called upon to expend any money on behalf of the Alberta Wheat Pool, and taxation has not been affected one cent.

"The Alberta Wheat Pool is doing its best to fulfil its obligations to the Government, and has met with generous support from Pool members and other grain growers. Alberta Pool elevator property is a valuable one, and it might be pointed out that liquid assets at the end of the last fiscal year, July 15th, were \$3,261,111.13. On top of this is the elevator system of 429 country houses and terminals, all pledged to the Government as security.

"Suggestion is in order that in place of continually spreading untruths calculated to harm the Wheat Pool, political candidates should do what they can to encourage the organization in the tremendous effort it is making to re-establish itself."

GUARANTEE DOES NOT AFFECT TAXES

(Calgary Herald, Jan. 26th, 1933)

The chairman of the Alberta Wheat Pool, in a recent public statement, pointed out that taxation has not been increased one cent in this Province by the Provincial Government's guarantee of the Pool's 1929 overpayment.

What actually happened was that the Government issued its bonds to the lending banks to the amount of the overpayment, together with incidental charges, the total being \$3,560,000, and in turn took a blanket mortgage on all the Alberta Wheat Pool's assets. So far as known no actual payment of any kind in cash by the Province was involved. What was done was to pledge the credit of the Province to the amount stated.

The first year's interest due by the Pool on this account to the Province in August last, namely, \$222,891, was paid promptly. The Pool report covering operations for the first full year after the guarantee was made showed that operating earnings before depreciation were over five times the interest requirements to the Government. It is also to be noted that heavy reserves are being accumulated by the Alberta Wheat Pool, ostensibly to make ample provision for the payment of their bonds when they come due. The increasing of the Pool's liquid assets to a total of well over three and a quarter million dollars as of July 15th last shows that those in charge of the organization are steadily building up a big cash reserve.

Judging by its record showing, the Pool has an excellent chance to re-establish itself and pay off its indebtedness to the Provincial Government in full. The progress maintained since July, 1931, is a good indication of careful management in a period difficult for business of all kinds.

CHANGE IN POOL BY-LAWS

With regard to the change in Alberta Pool By-laws to provide for delegates serving two years instead of one; the manner in which this will be put into effect will be as follows:

The present delegates will remain in office until the next election of delegates takes place, which will be next spring and summer. In May of this year, membership lists and nomination forms will be sent out in the usual way to all members and nominations will be received at Head Office in the usual way. In sub-districts from which more than one nomination is received, an election will be held in the usual way. 1933 being an odd numbered year, the delegates who are elected in the odd numbered sub-districts will be elected for a period of two years and the delegates who are elected in the even numbered sub-districts will be elected for a period of one year. In 1934 (provided this By-law is still in effect) elections will be held in the even numbered sub-districts only, and the delegates elected in each election will be elected for a period of two years. Likewise, in 1935 an election will be held in the odd numbered sub-districts and each year thereafter the elections will alternate between the even numbered sub-districts and the odd numbered sub-districts, the delegates in each case being elected for a period of two years, until such time as further possible amendments to the By-laws affect the method of electing delegates.

SEED WHEAT

Alberta Wheat Pool has taken a considerable interest in the Junior Field Crops Competition among the Junior wheat clubs which have been organized in Alberta by the Extension Department of Agriculture in conjunction with the Federal Department. The development of these clubs has certainly done a great deal towards the production of better quality grain.

A number of the Junior growers have a quantity of seed wheat for sale and it is suggested that any who are in need of seed should get in touch with these boys. At the present time we are unable to give a definite price but no doubt that once the grower and the prospective purchaser are brought together satisfactory prices can be negotiated.

Following is the list:

	Marquis bushels
Other Bros., Box 348, Lethbridge	140
F. Hayden, Nobleford	20
George Shan, Stony Plain	30
W. Watson, Provost	100
Archie Thompson, Macklin	175
Mervin Isaac, Consort	35
H. Langhofer, Nobleford	75
	Raymond bushels
W. E. Randall, High Prairie	30
Leslie Gross, Chrs.	300
John Shandro, Shandro	50
George Topolinski, Smatyn	100
John Robertson, Camrose	75
Richard Robertson, Camrose	75
Erickson Bros., High Prairie	300

ALBERTA WHEAT POOL'S RECORD OF PROGRESS

For Fiscal Year Ending July 15th, 1932

Showed net operating earnings from elevator system of \$1,123,282.40.
 Appropriated \$524,552.04 for depreciation.
 Appropriated \$222,891.73 for payment of interest to Alberta Government on bonded guarantee.
 Transferred net earnings of \$375,738.63 to reserves.
 Paid \$250,000 on Pool Terminal No. 1, Vancouver.
 Paid \$210,856.42 to growers as balance due on 1925 final payment.
 Improved current liquid position from \$2,794,344.19 to \$3,261,111.13, showing an increase of \$466,766.94.
 Handled 41,591,731 bushels of grain through Alberta Pool elevators, as compared with 36,532,841 bushels handled during previous year.
 Organized sales department and operated entire organization, including this new department, at a lower cost than the previous year.
 While harvest was in progress, changed over from a pooling to an optional system of grain handling.
 Maintained 429 country elevators and 4 terminals in first class physical condition.
 In face of disorganization and public criticism, retained the confidence and support of a great majority of Alberta Pool members.
 Obtained a considerable volume of grain handling from growers who had never belonged to the Alberta Pool.

Canadian Wheat Is of High Quality

Canadian 1932 wheat crop is one of the best crops ever produced in this country. Figures supplied by the Inspection Department show that for the first four months' period—August to November, 1932—94.55 per cent of inspection graded 3 Northern or higher compared with 89.23 per cent for the

corresponding period in 1931. It might further be mentioned that during the same period 51.8 per cent of the wheat entering the contract grades was 1 Hard or 1 Northern. Unquestionably Canadian 1932 crop was of an exceptional quality and purchasers got the finest wheat in the world, possibly at the lowest price the world has ever known.

For the past two issues The U.F.A. has printed the Alberta Wheat Pool entry agree to report the Pool delegates' convention. In turn the Wheat Pool wants this paper in this issue to enable The U.F.A. to report its Annual Convention more fully.

Economic Reconstruction Vital to World Peace

Creation of C. C. F. Likely to Form "Landmark in Canadian History," Declares President—Boom of Present System—Possibility of Rapid Progress Towards an Equitable Social Order Never so Great as Today

In his Second Annual Address, delivered to the Convention of the United Farmers of Alberta on January 17th, President Gardiner surveyed the developments of the past year in the ~~Association~~, in Agriculture, and in the fields of National and World Affairs. Submitting evidence of the decay of the present economic order, the President stated that the major task of our generation is to create "a new order of society in which the highest human nature will be able to find the fullest expression," and declared that fundamental reconstruction of the social order is the only means to the establishment of world peace. The address in full follows:

MAY I be permitted at the commencement of my address to extend a very sincere welcome to the delegates and visitors attending this the twenty-fifth Annual Convention of the United Farmers of Alberta. It is apparent to the close observer that because of the quick and dramatic changes in our economic system more and greater responsibility must be assumed by the delegates representing our U. F. A. Locals at our Annual Conventions. This greater responsibility need not cause any fear in our minds when we remember that through the educational progress made by our members we are better equipped mentally to deal with the more complicated problems with which we are faced.

May I take this opportunity of expressing my appreciation to our Vice-president, Mr. Priestley, the Executive and the Head Office Staff for their splendid co-operation and assistance rendered during the past year. It has been a pleasure to have had the opportunity of being associated with them. I regret, however, to inform you that Miss Bateman, who has been connected with the organization for 17 years, 4 years as Acting Secretary, and 6 years as Secretary-treasurer, is seriously ill. Miss Bateman's services to the organization have been of inestimable value. I am sure you will join with me in extending our sympathy to her and in expressing the hope that she will soon recover her usual health.

Owing to the continued depression and the shortage of money, it was found impossible to hold the usual midsummer meeting of the Board of Directors. This was unfortunate, inasmuch as great good accrues to the organization through the Board having the opportunity of meeting between Conventions and discussing the problems with which we are faced. May we hope

that the Board will be enabled to meet during the coming summer.

The co-operative activities of the United Farmers of Alberta have been greatly extended during the past year. The volume of bulk commodities handled by the Association has shown a gratifying increase. Substantial savings have accrued to our members. This is of vital importance when we remember the diminishing purchasing power of the farmer. There is no reason why this service should not be extended to the financial benefit of all. The Co-operative Committee are to be congratulated upon their successful endeavours.

Co-operation with Other Groups

The past year has witnessed an awakening to a new social consciousness of important sections of the Canadian people who have not in the past taken an effective part in the effort to bring about changes of a vital character in the social organism. Through the initiative of a group of leaders in the educational field in a number of Eastern universities, a non-political organization known as the League for Social Reconstruction was formed early in the year, and has since established numerous branches, which are growing in strength and influence, in urban centres throughout the Dominion. The creation of the League had an important bearing on developments in our own and other organizations. On examining their program, we discovered that in essentials it was similar to our own. The publication of the L.S.R. program and the remarkable response of large numbers of people of the professional and business classes to the appeal for action which it contained, convinced us that the time had come when the Farmer and Labor movements might reasonably hope to find effective allies in the struggle



PRESIDENT GARDNER

to establish in Canada a social system based upon scientific planning in the interests of the masses of the people.

In view of the above mentioned development and of the past actions of our Annual Conventions, particularly the last two, in more clearly defining the objective of our movement and emphasizing the need for concerted action by various social units to attain the Co-operative Commonwealth, it was decided at the Edmonton conference again to extend the offer of co-operation to all such units. This conference was composed of the U. F. A. and U. F. W. A. Executives, the

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actively

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The following table shows the results of the regression analysis for the dependent variable "Number of children in the household" (N = 1,000). The independent variables are "Age of the head of household" and "Gender of the head of household". The table includes the coefficient estimates, standard errors, t-statistics, and p-values for each variable.

Variable	Coefficient	Standard Error	t-statistic	p-value
Age of the head of household	0.05	0.02	2.50	0.01
Gender of the head of household (Male = 1, Female = 0)	-0.10	0.03	-3.33	0.00
Constant	1.50	0.10	15.00	0.00

The regression results indicate that the number of children in the household is positively related to the age of the head of household and negatively related to the gender of the head of household. Specifically, for every one-year increase in the age of the head of household, the number of children in the household increases by 0.05, holding all other variables constant. Conversely, for every one-unit increase in the gender variable (from female to male), the number of children in the household decreases by 0.10, holding all other variables constant.

[illegible]

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

[illegible][illegible]

Dr. Robert C. Anderson

1. The first step in the process is to identify the problem. This involves gathering information about the situation and understanding the needs of the stakeholders involved.

1. *What is the purpose of the study?*
 2. *What are the research objectives?*
 3. *What is the research methodology?*
 4. *What are the results of the study?*
 5. *What are the conclusions of the study?*
 6. *What are the implications of the study?*
 7. *What are the limitations of the study?*
 8. *What are the future research directions?*
 9. *What are the contributions of the study?*
 10. *What are the key findings of the study?*

1. The first step in the process of creating a new product is to identify a market need. This involves conducting market research to understand the current market and the needs of potential customers. The research should focus on identifying gaps in the market and understanding the preferences and behaviors of target customers.

2. Once a market need has been identified, the next step is to develop a product concept. This involves creating a detailed description of the product, including its features, benefits, and target market. The product concept should be developed in a way that addresses the identified market need and provides a unique value proposition.

3. The third step in the process is to develop a business plan. This involves creating a detailed financial and operational plan for the new product. The business plan should include information on the costs of production, the pricing strategy, the distribution channels, and the marketing and sales strategy. It should also include a timeline for the development and launch of the product.

4. The fourth step is to secure funding for the product development. This involves identifying potential sources of funding, such as venture capitalists, angel investors, or crowdfunding platforms. The entrepreneur should prepare a pitch deck and other materials to present to potential investors and secure the necessary funding to develop the product.

5. The final step in the process is to launch the product. This involves creating a marketing and sales strategy to promote the product and generate sales. The entrepreneur should identify the target market, develop a unique selling proposition, and create a plan for reaching the target market through various channels, such as social media, email marketing, and direct sales.

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

2. Once the problem is identified, the next step is to define the objectives and goals of the project. This helps to clarify what needs to be achieved and provides a clear direction for the work.

3. The third step is to develop a plan or strategy to address the problem. This involves breaking down the problem into smaller, manageable tasks and determining the resources needed to complete them.

4. The fourth step is to implement the plan. This involves putting the strategy into action and monitoring progress to ensure that the objectives are being met.

5. The final step is to evaluate the results of the project. This involves assessing the outcomes against the objectives and identifying any areas for improvement or further action.

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The first step in the process is to identify the problem. This involves gathering information about the situation and the people involved. Once the problem is identified, the next step is to analyze it. This involves breaking the problem down into its components and understanding how they are related. The third step is to develop a plan. This involves deciding on the best way to solve the problem and the steps that need to be taken. The fourth step is to implement the plan. This involves putting the plan into action and making sure that it is followed. The fifth step is to evaluate the results. This involves checking to see if the problem has been solved and if the solution is sustainable.

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

2. Once the problem is identified, the next step is to define the objectives and goals of the project. This helps to clarify what needs to be achieved and provides a clear direction for the team.

3. The third step is to develop a plan or strategy to address the problem. This involves breaking down the problem into smaller, manageable tasks and determining the resources needed to complete each task.

4. The fourth step is to implement the plan. This involves assigning tasks to team members, setting deadlines, and monitoring progress to ensure that the project is on track.

5. The final step is to evaluate the results of the project. This involves comparing the actual outcomes with the objectives and goals to determine the effectiveness of the project and identify areas for improvement.

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Figure 1 *Flowchart of the study*

The following are the names of the persons who have been
 appointed to the various positions in the various
 departments of the Government of the State of New York
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Executive Summary Value of the VFA as Commentary on Issues of the Day

Report prepared by the VFA

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Report of the U.F.A. Board of Directors for 1911

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Parliament to serve the people of Alberta, and to commend their efforts in other parts of Canada among and strengthen the

Future U.F.A. Policy

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our leaders in "Speak to the people they go forward."

It is for this Convention to determine the direction

the future along

(Consolidation of Taxes and New Debt Adjustment Legislation
Forecast by Premier Brownlee)

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1. The first part of the document discusses the importance of maintaining accurate records of all transactions. This is essential for ensuring the integrity of the financial system and for providing a clear audit trail. The second part of the document outlines the procedures for handling disputes and resolving conflicts between parties. This includes a detailed description of the arbitration process and the role of the arbitrator. The third part of the document provides a summary of the key findings and recommendations of the study. This includes a list of the main issues identified and a set of suggestions for improving the system. The final part of the document is a conclusion that summarizes the overall findings and provides a final recommendation.

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U.S.A. Banking and Credit Committee Points to Policy of "Luxury" as Remedy for Depression

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What Need for Social Change Envisioned by Mrs. A. H. Ware in Annual Address to U. F. A. Convention

Address delivered before the U. F. A. Convention at the Hotel New York, New York, on January 28th, 1935.

My dear friends,

I am very glad to see you here.

It is a pleasure to be with you.

It is a pleasure to be with you.

It is a pleasure to be with you.

It is a pleasure to be with you.

It is a pleasure to be with you.



It is a pleasure to be with you.

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1. *Pharmaceutical Innovation and the Role of the State*
 2. *The Impact of Patent Law on Drug Development*
 3. *The Role of Government in Regulating Pharmaceuticals*
 4. *The Impact of Health Insurance on Drug Access*
 5. *The Role of the Pharmaceutical Industry in Public Health*
 6. *The Impact of Globalization on Drug Markets*
 7. *The Role of the Pharmaceutical Industry in Developing Countries*
 8. *The Impact of Biotechnology on Drug Development*
 9. *The Role of the Pharmaceutical Industry in the Future of Healthcare*
 10. *The Impact of the Pharmaceutical Industry on Society*

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in financial matters.

2. The second part outlines the various methods and tools used to collect and analyze data. This includes both traditional manual methods and modern digital technologies, highlighting the advantages of each approach.

3. The third part focuses on the challenges faced in data collection and analysis, such as data quality issues, incomplete information, and the complexity of large datasets. It provides strategies to overcome these challenges and ensure the reliability of the data.

4. The fourth part discusses the ethical considerations surrounding data collection and analysis. It addresses issues like privacy, consent, and the potential for misuse of data, emphasizing the need for strict adherence to ethical guidelines.

5. The fifth part explores the applications of data collection and analysis in various fields, including business, healthcare, and social sciences. It illustrates how data-driven insights can lead to improved decision-making and innovation.

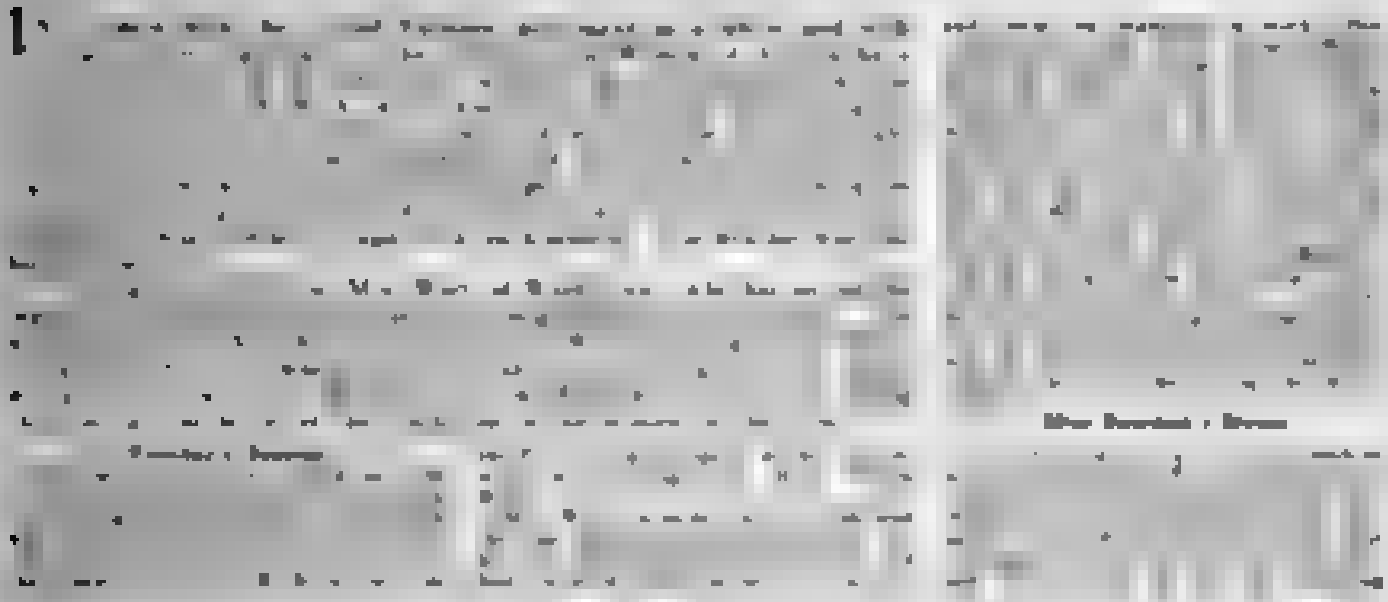
6. The sixth part concludes by summarizing the key points discussed throughout the document and reiterates the importance of a systematic and ethical approach to data collection and analysis.

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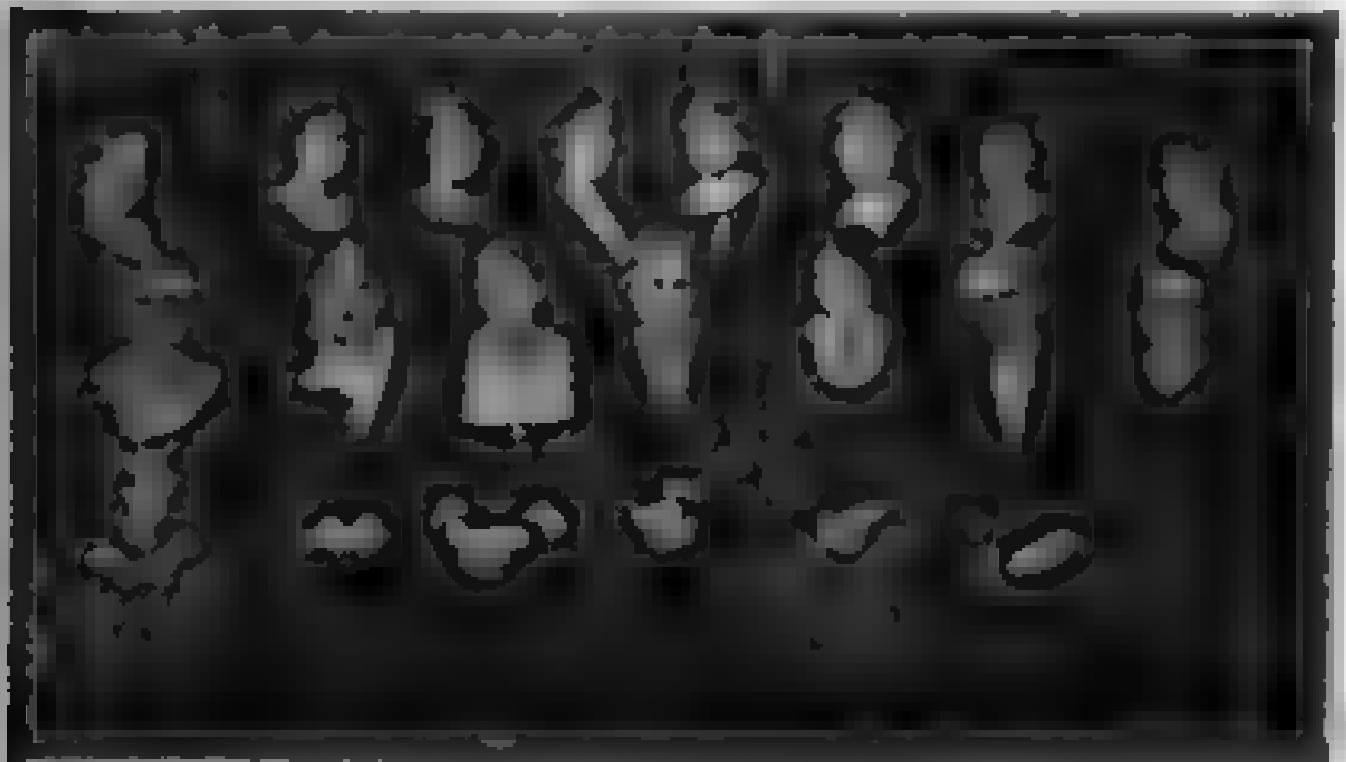
United Farm Women of Alberta in Annual Convention

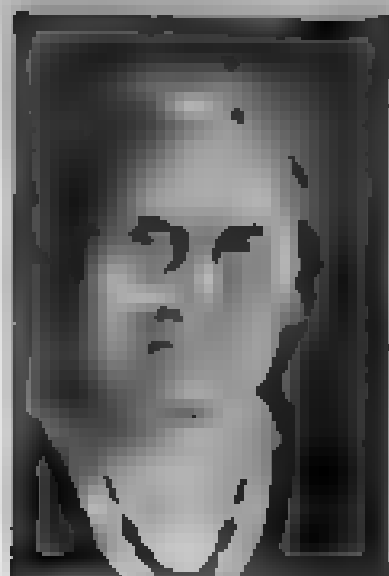
Twenty-five delegates from the various districts of the province met at the Hotel Vancouver, Vancouver, B.C., on the 12th inst. to discuss the work of the organization for the past year and to elect the officers for the coming year.

By F. L. F. F. F. F.



Board of Directors of the U.F.W.A. Apr. 1911





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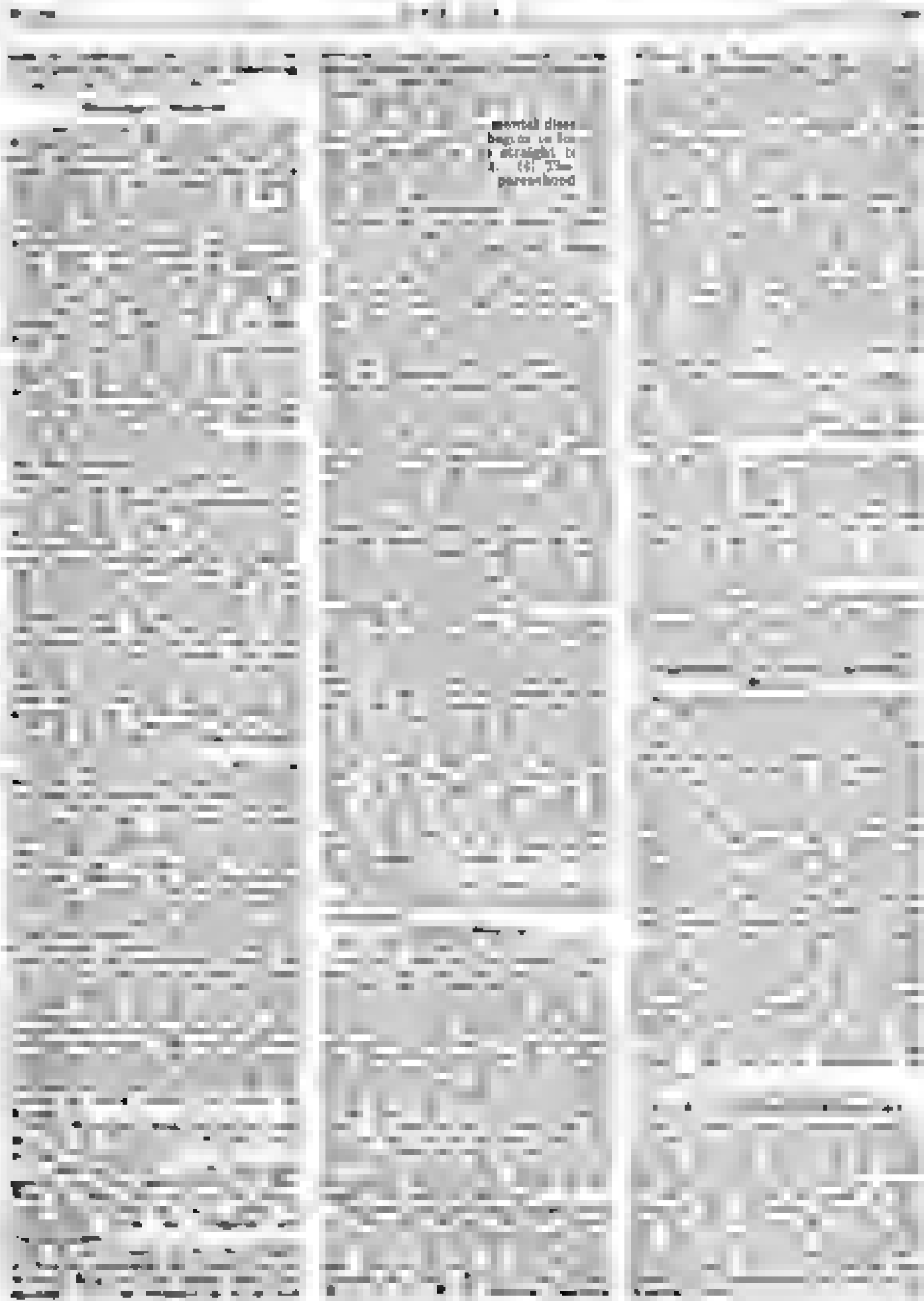
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1. *Journal of the American Medical Association*, 1997; 277: 103-107.

Abstract

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Seasonable Recipes

By AUNT CORNELIA

Swiss Tea Marmite: Boil together 1-2 cup milk, 1 tablespoon sugar, 3 tablespoons butter, grated rind of a lemon; when it boils, add 3 heaping tablespoons flour and stir until the mixture will come away from the side of the saucepan. Add 2 well beaten eggs and stir until smooth.

Drop this batter by spoonful on a greased baking pan; sprinkle with chopped nut meats and sugar, and bake in a moderately hot oven. Serve hot.

Rapides, RHIBES, Butterless Cake: Boil for five minutes 1 cup of water, 1-2 cup lard, 1 cup brown sugar, 2 cups seedless raisins, 1 tablespoon shredded citron peel, 1 teaspoon cinnamon, 1-2 teaspoon each cloves and nutmeg. Let stand overnight. Then add a pinch of salt, 1 teaspoon of soda dissolved in a little warm water, 2 cups flour mixed with 1-2 teaspoon baking powder. Bake in a rather slow oven.

U.F.A. Junior Activities

We should: SERVICE

Make: EQUITY

"The U.F.A." Essay Contest for Juniors

Third Book to Read is Bellamy's "Equality"

Dear Juniors:

In the last two issues of *The U.F.A.* we have described two books which Junior members of the Association who enter the essay contest will be required to read. These books are "Looking Backward" by Edward Bellamy; and "News From Nowhere," by William Morris. All Juniors who can buy or borrow copies of these books are urged to do so, whether they enter the competition or not, but all who do enter are expected to read them, as well as the third book which we name below.

In some cases the Junior Locals, we believe, are making the necessary purchases, and lending the books in turn to members who wish to write essays. This seems to be a very happy method of enabling as many young people as possible, even those who cannot afford to buy the books, to take part. The principal object of the competition is to encourage our younger members to make themselves familiar with some of the vital ideas of the pioneers who have pointed the way to the goal of a new social order—the Co-operative Commonwealth—from which social injustice and undeserved poverty shall be banished. We believe that every Junior member should now be preparing to play his or her part in the effort which will be needed to bring about this great social change.

The third book to be read is Edward Bellamy's "Equality," which was written as a sequel to "Looking Backward." It describes in much greater detail than Bellamy's first book the manner in which the Co-operative Commonwealth, as he conceived it, would be administered by the people through their representatives. It gives an account of the new social institutions brought into being to serve the needs of the people; and it contains a parable—"The Parable of the Water Tank"—which should be read by everybody.

The Co-operative Commonwealth, when we attain it, will no doubt be different in many respects from the form of society described by Bellamy or Morris, and of course we do not regard the pictures of the new society which they draw as models in every particular. Morris's book, especially, is a dream of the future—a beautiful dream which could

never be realized in the way Morris conceived it, because he hated machinery, and found no place in his Commonwealth for its extensive use. In this matter Bellamy, the American social philosopher, was nearer to realities than Morris, the English artist, poet and craftsman.

The essay contest will close on April 30th. All essays must be written before that date. We shall state in our next issue upon which book the essays must be written; but it will be impossible for any competitor to do justice to his subject who does not read all three. There will be three prizes: for the best essay, \$10; for the second best, \$7; and for the third best, \$4.

Yours sincerely,

THE EDITOR.

Note.—Books to be read are obtainable from this office as follows:

"Looking Backward," by Edward Bellamy, price 85 cents.
"News From Nowhere," by William Morris, price 85 cents.
"Equality," by Edward Bellamy, price \$1.25.

BROWNING JUNIOR LOCAL

Dear Editor:

The Juniors of the Browning Local have decided to enter your Junior Essay Contest. We have five or six members who have promised to write and they give their assurance to read all three books. The Local is buying the books and passing them around to those members who are entering the contest. I hope that the buying of these books may mean the beginning of a travelling library in our Local.

Yours truly,

GLYNNE EVANS,
Secretary of Browning Junior Local,
Edmonton, Alberta.

Junior News News

The Junior Branch is extending its influence in various parts of the Province, and this month we are happy to record the formation of four new Junior Locals—

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Trout, Whitefish, Pickled, Jackfish, White-
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Round, 10c; Pickled, Dressed, 10c. 1 fresh
fish. Cash with order. Dressed 100 lb.
lots, F.O.B. Banffville, Alta. F. M.
Stewart, Cold Lake, Alberta.

HEALTH

DR. E. F. MESSENGER, CHIROPRACTOR—
15 years treating chronic diseases. Taylor
Building, Edmonton.

HELP WANTED

LADIES WANTED TO DO LIGHT SEWING
at home; good pay; work sent charges paid.
National Manufacturing Co., Dept. 75,
Montreal.

**BOOTS WANTED EVERY DISTRICT SELL-
ing** boots for largest manufacturers in
Canada. Free outfit. Write: Alberta
Greene, Harris & Rose Co., Limited, Ed-
monton, Alberta.

HIDES AND FURS

SKELETON TANNERY, SASKATOON.
Hides, Furs and Skeletal tanned. Freight
paid on hides tanned. Ask for Price List.

LUMBER AND FENCE POSTS

CEDAR FENCE POSTS AND POLES, CAN
be delivered your station. G. A. Ross,
Richmond, B.C.

SHIT CEDAR AND WILLOW FENCE POSTS
at bargain prices. North West Coal Co.,
Edmonton.

MORSEL, SHINGLES, FENCE POSTS, POLES.
Cordwood and Shale—Write for delivered
prices. Enterprise Lumber Co., Vancouver,
B.C.

MOORE, DOORS, WINDOWS, HARDWOOD
Siding and building materials all kinds.
Write for Hayward's Mail Order Price List.
Hayward Lumber Co. Limited, Edmonton

HOWARD "MASTERS" MILLWORK.
Manufacturers of Sash, Doors, Fly Screens,
Combination and Storm Doors, Kitchen
Cabinets, Breakfast Nooks and everything in
Woodwork. Dealers in Lumber, Lath,
Siding, Cedar Frame Posts, etc. L.C.L.
Co., 1000 Highway 100, A. B. Calgary
Bldg. Limited, 10th Ave. and 14th St. West,
Calgary, Alberta. Phone 25 0000, Connect-
ed all days.

Peggy Pels, near Bon Accord, and Notre
Dame in the north central part of Alberta,
Helmada in the east, and a fourth in
the High River district, not yet named.

Seventh Juniors are among those who
are carrying on various educational
activities; they organized an Esperanto
class some time ago, and carry on a
paper, "The Voice of the Juniors";
High River Juniors heard an address
on Robert Burns at their January meet-
ing, and are taking singing lessons every
week from a teacher of Calgary; Cornwall
Valley Juniors have chosen a debating
team; North Edmonton allotted to each
member a topic on which to give a short
talk at the next meeting; Hobbins recently
staged a hotly contested debate; Nardalla
Juniors have started a library; Bismark
debated on the subject "Resolved that
Married Women Should Work," the
affirmative winning, and decided to enter
the Efficiency Contest; Craigmyle en-
joyed lantern slides on "A Thousand
Miles Up the Congo"; Dins are pre-
paring a new map and history of the district;
Stardine heard an instructive talk by
Wayne Strong on the production of
print food.

Among the Junior Locals that are
preparing plays are Balzac (who are
dramatizing "Looking Backward," a very
interesting play), Bismark, Josephburg,
Porto Bello, Rosewood, Dins, and Sen-
smith.

Winter sports occupy the attention
of many of the young people. Dins
have put their athletic committee to
work in flooding and maintaining a
skating rink, and Hobbins are getting a
great deal of pleasure from skating on
a rink they cleared on the North Sask-
atchewan River. Three L's recently
gave a very enjoyable sleighride and
toboggan party. A boxing match, by
Ronald Olmstead and Fred Taitinger,
described by our correspondent as a
"dash and clang roundabout" was a
feature of a recent gathering of the
Stardine Juniors.

CALGARY BY-ELECTION

(Continued from page 7)

of both editorial and news pages. A
deliberate and carefully planned effort
was made to frighten the less well-in-
formed voters by suggesting, as did the
Calgary Herald, that the C.C.F. leaders
would like, "if they had the power, to
mould Canada into the Russian pattern,"
by attacks upon the movement under the
heading "The Red Menace in Canada";
and by suppression, for instance, of the
most effective reply made by Miss
Macphail to an attack by Dr. Stedley
on C.C.F. leaders which had been spread
upon the front page of one of them. Even
those citizens whose memory goes back to
the Cochrane by-election of 1919, would
have difficulty in discovering such evi-

LEGAL AND PATENTS

**SHORT, ROSS, SHAW & MATHOOD—SOL-
licitors, Solicitors, Notaries, Imperial Bank
Building, Calgary.**

BUTHERFORD, BUTHERFORD & MCCOY,
Barristers, Solicitors, Notaries, 240 McLeod
Building, Edmonton.

A. LAMMAN & COMPANY, BARRISTERS.
Solicitors, Notaries, 111-113 Ave. W., Cal-
gary. Phone 31329. Specializing in In-
terstate Law, including probate, divorce and
settlement of estates.

**MCNETT, HANNAN & SANFORD, BARRIS-
ters & Solicitors, Calgary, Alberta.**

WILLIAM E. HALL, BARRISTER, SOLICITOR,
Notary, 401-403 Lombard Building, Cal-
gary. Specializing in probate and Com-
mercial Law; also in farmers' business.

dences of unfairness and sheer misrep-
resentation as were recurrent during this
campaign.

It must be said that the Calgary
Alberta, whose editorial columns, written
with rare distinction, and often dis-
playing breadth of outlook, independence
of judgment, and a fine sense of decency
and fairness, seemed to be struggling
until the last week of the campaign, on
its editorial page though not elsewhere, to
live up to the standard it had itself
established. This standard, however,
apparently could not be maintained and
towards the end the Alberta made a
deliberate appeal to bigotry, and played
up the "Red" boggy with finesse but
without scruple. But it was in the
Alberta's news-columns that suppression
and distortion and sheer panic-mongering
were most apparent.

Mr. Hindley's Campaign

There were, however, limits beyond
which the daily papers did not pass. It
remained for Mr. Hindley's own election
literature, and his own speakers over the
radio, to exceed those limits. A long
series of completely misleading or com-
pletely false statements were issued;
such as the suggestion that the U.F.A.
Government was responsible for \$712,-
000 in losses in respect to the "Cow Bill"
which has not been in operation since the
Liberal government went out of power;
and gross misrepresentation of the fi-
nancial arrangements of farmers' co-
operatives; while on the radio and in a
campaign by telephone calls to house-
holders, it was stated that a C.C.F.
victory would mean the "nationaliza-
tion of women"; that savings bank de-
posits would be confiscated; and that
home owners would be robbed of their
homes. No doubt Mr. Hindley will be
reminded of some of these things in the
Legislature.

Mr. Hindley ran as an "Independent,"
with Conservative endorsement, the
Conservative party obviously fearing to
run a candidate openly under its own
banner, while the Liberal party was
equally reluctant to enter the campaign
under its own name.

In the light of the Calgary Herald's
editorial scaremongering during the cam-
paign, and its deliberate attempt to make
its less well-informed readers believe
that the C.C.F. stands for violent revolution,
it will be of interest to read the
following comment from the *Edmonton
Journal*, another Southern newspaper,
a day or so after the election:

"The showing made by Miss Turner
will naturally lead to still more deter-
mined efforts on the part of those who
launched the Federation last summer.
One may have little or no sympathy
with its program and yet recognize that
it may exert a good influence on our
public life. It disclaims any idea of
seeking to gain its ends by other than
constitutional means and by the spirited
challenge that it offers it will make
necessary a closer examination of the
soundness of the order of things to which
we have been accustomed.

"This is something to be welcomed—
for established institutions and policies,
if they are well based, are always streng-
thened when those who believe in them
are required to come to their vigorous
and intelligent defence. The result is
to make principles count for more than
mere names and shibboleths. . . . In
the way mentioned the movement can
serve a useful purpose."

That was at least a decent tribute, from
a Conservative newspaper, to a political
movement of which it is definitely an
opponent.

MAGNETS AND ELECTRICAL REPAIRS

MAGNETS AND GENERATOR REPAIRING
—Fine machine work, Delta Electric Ltd., 1002-1st St. West, Calgary. Phone 34455.

MISCELLANEOUS

QUIT TOBACCO, SUFFY, SASILY, INEXPENSIVELY. Guaranteed. Boxholder 1981, Saskatoon.

STREET BOOKS OF BEST DESCRIPTION, mailed postpaid by us. Write for mail order catalog, saving 35 per cent. P. O. Box 355, West P. Hamilton, Ontario.

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SAVANNAH GUITAR GIVEN TO STUDENTS taking our course of tape instructions which is as simple as learning A & C's. You pay as you play. Write for particulars. Paramount Conservatory of Music, 346 E. 10th Vancouver, B.C.

LEARN VIOLIN THE REAL WAY, BY MAIL. Violin worth free. For information write Edmonton Violin School, Alberta Music Education, Alberta.

OPTOMETRISTS, OPTICIANS

A. MELVILLE ANDERSON AND E. ROY McLean. Sight Specialists, 224-2nd Ave. West, Calgary.

PATENTS AND DRAFTING

PATENT ATTORNEY (REGISTERED). Ideas developed. Expert patent drafting. W. H. J. Miller, A.M.E.I.C., 76-2nd St. W., Calgary.

POULTRY

WRITE FOR CATALOGUE OF HIGH QUALITY baby chicks, custom hatching, and poultry feeds and supplies. Order your chicks early to ensure prompt delivery. Poultry Electric Hatchery, Calgary, Alta.

TYSON POULTRY FARM, MORRISVILLE, Alberta. E. C. W. Leghorns, Cockerels (Approved) broilers in Alberta. Contact leaders. Also Banded Rocks. Write for prices.

BANDED ROCK COCKEREELS, BLOOD-TASTED. Government approved, from Certified and approved flocks. \$1. Substandard birds \$1.25. Thorburn, Mississauga, Ont.

MAKES LAYING MASH WITH YOUR OWN grain using our Supplement. Price \$2.75 incl. with C.O. Order through U.F.A. Anderson Feed Co., Ltd., Calgary.

COCKEREELS BRED FROM KINETIC 125. Pedigreed dams, laid 211, 27 ex. Dec. \$3.45 each. W. Mortimer, Exton, Alta.

Classified Section

PURE BRED-TO-LAY BARNED ROCK COCKEREELS, April hatched. \$1.50 each. J. E. Ham, Nicholau, Alberta.

PURE BRED WHITE STANDSTILL COCKEREELS, laying strain. \$1.25 each. Mrs. Chas. Cowles, Wetaskiwin, Saskatchewan, Alta.

ROCK COMB BRED, 24 YEARS BREEDING Rock exclusively. Cockerels \$1.00 up. E. McIntire, Moorhead, Alberta.

BEAUTIFUL, BROWN TONE FROM GOTT banded B stock, 21 - 24 lbs., \$2.50, heavy \$3. Larger flocks. A. McCready, Estlin, Alta.

PUREBRED E. C. B. I. BRED COCKEREELS from blood-tested stock (Pringle Hatchery) 750 each, April hatch. Mrs. E. B. Hayfield, Bitters Lake, Alberta.

PUREBRED SUFFY COXINGTON COCKEREELS, \$1.00 each. Mrs. Thomas Burns, Millar, Alberta.

FOR SALE—10-BOX IMPERIAL INCUBATOR, \$2.00. 24-hr. Imperial Incubator, \$12.95. 1,000-chick Old Brooder, \$7.95. All for \$22.95, used 2 seasons, 2-1 shops. Mrs. D. Nelson, Chap, Alta.

LARGE BROWN TURKEYS FROM BARNED stock. Toms, \$4.00; Hens, \$2.50. White Leghorns, Cockerels from Government approved flock, \$1.00. Mrs. H. Macdonald, Glen, Alberta.

PUREBRED BARNED ROCK COCKEREELS (Dark), large vigorous birds, good laying strain, \$2.00 and \$3.00 each. Henry Fisher, Sylvan Lake, Alberta.

PURE SUFFY COXINGTON COCKEREELS from pure winter city strains. Beautiful large flocks, \$2.50. Two for \$4.00. Hugh Simpson, Trudell, Alberta.

INCUBATOR FOR SALE

Newton Client and breeder, hot water incubator, 1,000 egg capacity, in first class condition. Formerly used at Provincial Poultry Plant. Offers for the purchase of this incubator are asked by the Poultry Branch, Department of Agriculture, Edmonton, Alberta.

TURKEYS

GOVERNMENT BARNED BROWN TURKEYS—B, Toms, \$7.00; C, \$5.00; B, Hens, \$6.00; C, \$4.00. Polio flocks, \$1.00. Mrs. J. W. Gibson, Telford, Alta.

LARGE BROWN GOVERNMENT BARNED Turkeys. Association prices. J. Tom, Glen, Alberta.

BROWN GOVERNMENT BARNED TURKEYS. Young B, Toms, \$7.00; B, Hens, \$6.00. From an A. Tom. D. B. Trudell, Leroy, Alberta.

BROWN TURKEYS FROM GOVERNMENT B, Banded, Toms, \$5; Hens, \$4. Helen Pugh, Vernon, Alberta.

BROWN TONS, B - 24 LBS., 50; FULLETS, 14 - 20 lbs., \$3; 2 for \$5. From B. banded stock. A. Burns, Canolara, Alberta.

BETALASSES The Sugar Nation**For LIVE STOCK**

Reduction in Price this Season

Proven Best

\$7.00 per Drum—F.O.B. Raymond

Net Weight, 450 lbs.

Drama Reasonable—\$3.00 each

F.O.B. Raymond

Strong Stock available close to you.

Write for delivered price to

CANADIAN SUGAR FACTORIES Ltd.

Raymond, Alberta

SEED AND FEED

SPECIAL NEW SEEDS FARMING MILLS. At half regular prices. Frank Marshall, Calgary.

BROWN AND WESTERN HYBRID BRED Hens, Government Tested, Grade 1. Eight dollars per hundred, banded, F.O.B. Fairview, Alta. Fred Goss, Fairview, Alta.

FOR SALE—BROWN AND WESTERN BTH Grass Seed, No. 1 mixture, no bad weeds. Certificate No. 72-1720. 50 per lb., seeds included. Oscar Kelling, Bonny, Alta.

WHITE BLOSSOM SWEET CLOVER, GRADE No. 1, Germination 57%, 24 lbs., seeds 200 extra. F.O.B. Athabasca. A. Bradley, Athabasca, Alberta.

BROWN, GRADE 1, ELEVEN CENTS PER pound, cash or C.O.D. M. E. Jinks, Calgary, Alta.

PLAN YOUR GARDEN WITH McKESSIE Seed Catalog. Our new 1939 Catalog will give you valuable help in planning your garden. Hundreds of illustrations of Vegetable and Flower Seeds; many in actual color. A copy will be mailed free anywhere. Just send a postcard. A. E. McKessie Co., Ltd., Calgary. Edmonton, Saskatoon, Moose Jaw, Brandon.

SUGAR

ALBERTA CONSUMERS ALWAYS SPECIFY Alberta Sugar, the same product of our neighbor farmers—pure, always available, low price, sparkling. Tell your grocer—Alberta Sugar on every order.

SWINE

IMPROVED PORK SOARS, BACON 60 lbs., \$15.00. Henry Bailey, Millar, Alberta.

TOBACCO

GOOD OLD, SWEET POSTPAID THREE brands "western special" mixed leaf wrap tobacco, at one price "western special." Bulk or cases not tobacco. Calgary Tobacco Company, Calgary, Alta.

SMOKE MILD VIRGINIA LEAF, 50 POUNDS, postpaid. Windsor Tobacco Co., Windsor, Ontario.

UPHOLSTERING

MAKING AND REMAKING CHAIRS, Sofas and Couches, also draping windows in our business. Write our Decorating Department for suggestions. Thornton & Perkins, 1988 Jasper Ave., Edmonton. (Opposite Corbett Hotel).

WATCH REPAIRS

CO-OPERATE DO AS OTHERS DO, SEND us your watch work; charges reasonable and work guaranteed to satisfy you. Mailing box on request. King Watchmaker, Edmonton, Alberta. Member of Pool and U.F.A. "His work is satisfactory and charges reasonable." A. L. Smith, Manager Royal Bank, Lacombe, Alberta.

PARTNERS**for 115 years**

The people of Canada and the Bank of Montreal are partners today, as they have been for 115 years and as they will be in the future. Hundreds of thousands of depositors entrust their money to the Bank to be kept in safety and to earn interest. The Bank lends these deposits, under proper backing safeguards, to facilitate sound business.

You are cordially invited to make use of the savings and sound banking facilities of this institution.

BANK OF MONTREAL

Established 1817

HEAD OFFICE: MONTREAL

TOTAL ASSETS IN EXCESS OF \$750,000,000

THE DOMINION BANK

Sixty-second Annual Statement

The Sixty-second Annual General Meeting of The Dominion Bank was held at the Head Office in Toronto, on Wednesday, January 25th, 1935, at which the following statement of the affairs of the Bank as on December 31st, 1934, was presented:

LIABILITIES

Capital Stock paid in.....		\$ 7,000,000.00
Reserve Fund.....	\$ 9,660,080.08	
Balance of Profit and Loss Account carried forward.....	\$10,773.19	
Dividend No. 304, payable 3rd January, 1935.....	175,000.00	
Former Dividends unclaimed.....	923.50	
		<u>\$ 2,460,980.00</u>
Total Liabilities to the Shareholders.....		\$16,460,980.00
Notes of the Bank in Circulation.....	\$ 5,520,280.50	
Deposits not bearing interest.....	\$10,713,773.41	
Deposits bearing interest, including interest accrued to \$25.....	79,346,873.04	
		<u>\$6,000,640.44</u>
Advances under the Finance Act.....	1,000,000.00	
Advances due to other Banks in Canada.....	303,028.43	
Advances due to Banks and Banking Correspondents elsewhere than in Canada.....	1,128,410.26	
Liabilities not included in the foregoing.....	263,032.54	
		<u>\$66,179,948.18</u>
Letters of Credit Outstanding.....		1,250,393.17
		<u>\$122,917,038.04</u>

ASSETS

Gold and Silver Coins, current.....	\$ 624,979.96	
Dominion Government Notes.....	11,823,104.10	
Deposit in the Central Gold Reserves.....	400,000.00	
Notes of other Banks.....	878,581.00	
United States and other Foreign Currencies.....	37,823.29	
Cheques on other Banks.....	4,936,426.42	
Advances due by Banks and Banking Correspondents elsewhere than in Canada.....	2,710,461.80	
		<u>\$21,241,382.08</u>
Dominion and Provincial Government Securities, not exceeding market value.....	22,407,342.19	
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value.....	4,751,463.17	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	2,824,456.26	
Call and Short (not exceeding thirty days) Loans in Canada on Stocks, Debentures and Bonds and other Securities of a sufficient marketable value to cover.....	4,000,517.90	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Stocks, Debentures and Bonds and other Securities of a sufficient marketable value to cover.....	365,895.10	
Deposits with the Minister of Finance for the purpose of the Circulation Fund.....	524,825.00	
		<u>\$40,566,000.52</u>
Other Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.....	\$68,644,202.27	
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.....	524,064.98	
Non-Current Loans, estimated loss provided for.....	399,326.50	
Bank Premises, at not more than cost, less amounts written off.....	5,980,000.08	
Real Estate other than Bank Premises.....	71,435.17	
Mortgages on Real Estate sold.....	25,565.72	
Other Assets not included in the foregoing.....	143,529.36	
		<u>\$1,097,764.04</u>
Liabilities of Customers under Letters of Credit, as per counters.....		1,250,393.17
		<u>\$122,917,038.04</u>

A. W. AUSTIN, President

C. A. ROBERT, General Manager

AUDITOR'S REPORT TO SHAREHOLDERS

We Report to the Shareholders of The Dominion Bank:-

That we have examined the above Balance Sheet as at December 31st, 1934, and compared it with the books and vouchers at Head Office and with the certified returns from the Branches. We have obtained all the information and explanations that we have required, and in our opinion the returns of the Bank which have come under our notice have been within the powers of the Bank.

In our opinion the Balance Sheet discloses the true condition of the Bank and is as shown by the books of the Bank.

A. B. SHEPHERD, C.A.,
of Post, Maxwell, Mitchell & Co.

W. B. GLENDENNING, C.A.,
of Riddell, Reed, Graham & Macdonald.

Toronto, January 16th, 1935.